

In re:
Brian Lyons
Debtor

Case No. 23-11182-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 05, 2023

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | #+ Brian Lyons, 2491 Dragon Circle, Norristown, PA 19403-5104 |
| cr | + Norrington Knoll Master Association, Marcus & Hoffman, c/o Michelle J. Cunningham, ESQ, 326 W. State Street, Media, pa 19063 UNITED STATES 19063-3861 |
| 14787042 | + Ardent Credit Union, c/o Lorraine Gazzara Doyle, Esq, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 |
| 14776328 | + David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807 |
| 14779922 | + Lakeview Loan Servicing, LLC, c/o Mark A. Cronin, Esq, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541 |
| 14787487 | + Norrington Knoll Homeowners Association, c/o Michelle J. Cunningham, Esq, 326 West State Street, Media, PA 19063-3861 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Oct 06 2023 00:31:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 06 2023 00:31:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 06 2023 00:31:44 | Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14789600 | Email/Text: membersolutions@ardentcu.org | Oct 06 2023 00:30:00 | Ardent Credit Union, c/o Ardent Credit Union, 1500 Spring Garden Street, Suite 500, Philadelphia, PA 19130 |
| 14787625 | Email/Text: membersolutions@ardentcu.org | Oct 06 2023 00:30:00 | Ardent Credit Union, 1500 Spring Garden Street, Suite 500, Philadelphia , PA , 19130 |
| 14778813 | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 06 2023 00:32:11 | Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14776331 | + Email/Text: ally@ebn.phinsolutions.com | Oct 06 2023 00:31:00 | Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Avenue, Detroit, MI 48226-3416 |
| 14776332 | + Email/Text: membersolutions@ardentcu.org | Oct 06 2023 00:30:00 | Ardent Federal Credit Union, 200 N. 16th Street, Philadelphia, PA 19102-1225 |
| 14788924 | Email/Text: BKPT@cfna.com | Oct 06 2023 00:31:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND,OH 44181-8011 |
| 14776333 | + Email/PDF: acg.coaf.ebn@aisinfo.com | Oct 06 2023 00:31:59 | Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302 |
| 14778207 | + Email/PDF: acg.acg.ebn@aisinfo.com | | |

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| | | | |
|----------|--|----------------------|---|
| | | Oct 06 2023 00:43:08 | Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14785436 | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 06 2023 00:31:43 | Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14776334 | + Email/Text: BKPT@cfna.com | Oct 06 2023 00:31:00 | Credit First National Association, Attn: Bankruptcy, P.O. Box 81315, Cleveland, OH 44181-0315 |
| 14793860 | + Email/Text: cashiering-administrationservices@flagstar.com | Oct 06 2023 00:31:00 | Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639 |
| 14776330 | + Email/Text: ustpreregion03.ph.ecf@usdoj.gov | Oct 06 2023 00:31:00 | Frederic J. Baker, Esquire, Assistant United States Trustee, Robert NC Nix, Sr. Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14776335 | ^ MEBN | Oct 06 2023 00:26:42 | Hayt, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500 |
| 14792147 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Oct 06 2023 00:31:00 | Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346 |
| 14776336 | ^ MEBN | Oct 06 2023 00:26:35 | KML Law Group, P.C., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541 |
| 14779949 | ^ MEBN | Oct 06 2023 00:26:36 | LAKEVIEW LOAN SERVICING, LLC, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |
| 14776337 | + Email/Text: SERVICINGMAILHUB@flagstar.com | Oct 06 2023 00:31:00 | Lakeview Loan Servicing, LLC, 5151 Corporate Drive, Troy, MI 48098-2639 |
| 14776338 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 06 2023 00:31:00 | Midland Credit Management, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069 |
| 14776339 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 06 2023 00:31:00 | Midland Funding, LLC, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069 |
| 14796089 | Email/Text: bnc-quantum@quantum3group.com | Oct 06 2023 00:31:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14783472 | Email/Text: EDBKNotices@ecmc.org | Oct 06 2023 00:31:00 | U.S. Department of Education, PO BOX 16448, St. Paul, MN, 55116-0448 |
| 14776340 | + Email/Text: ECMCBKNotices@ecmc.org | Oct 06 2023 00:31:00 | U.S. Department of Education, ECMC/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408 |
| 14792476 | + Email/PDF: ebn_ais@aisinfo.com | Oct 06 2023 00:31:46 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | *+ | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14789406 | *P++ | ARDENT CREDIT UNION, 1500 SPRING GARDEN STREET, STE 500, PHILADELPHIA PA 19130-4070, address filed with court., Ardent Credit Union, 1500 Spring Garden Street, Suite 500, Philadelphia, PA 19130 |
| 14776329 | *+ | Brian Lyons, 2491 Dragon Circle, Norristown, PA 19403-5104 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2023 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| CHRISTOPHER A. DENARDO | on behalf of Creditor Ardent Credit Union logsecf@logs.com |
| DAVID B. SPITOFISKY | on behalf of Debtor Brian Lyons spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com |
| MARK A. CRONIN | on behalf of Creditor FORECLOSE IN THE NAME OF LAKEVIEW LOAN SERVICING LLC WHETHER THE FORECLOSURE IS JUDICIAL OR NONJUDICIAL. bkgroup@kmlawgroup.com |
| MARK A. CRONIN | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com |
| MICHELLE J. CUNNINGHAM | on behalf of Creditor Norrington Knoll Master Association mcunningham@marcushoffman.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |
| TOTAL: 8 | |

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **CHAPTER 13**
:
BRIAN LYONS :
:
:
DEBTOR : **NO. 23-11182 (AMC)**

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

AND NOW, upon consideration of the Motion to Dismiss Case filed by Scott F. Waterman, Standing Trustee (the “Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Counsel for Debtor(s) shall file a master mailing list with the Clerk of the Bankruptcy Court if such has not been previously filed.
3. Any wage orders previously entered are **VACATED**.
4. Pursuant to 11 U.S.C. Section 349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. Section 349(b)(3).
5. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within twenty (20) days of the entry of this Order.
6. **Promptly after the expiration of the time period set forth in paragraph 5 above, Counsel for the Debtor shall file either** (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed or (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
7. If no Certification, as required above in Paragraph 6 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)’ Counsel’s have been filed, request a hearing thereon or (b) if no such applications have been filed, return the

undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C.
Section 1326(a)(2).

Date: October 5, 2023



ASHELY M. CHAN
U.S. BANKRUPTCY JUDGE